

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Kris Gagnon)	
)	
Application No.: 10/709,184)	Group Art Unit: 4143
)	
)	Examiner: Michael D. Cranford
)	
Filed: April 20, 2004)	Confirmation No.: 3183
)	
Title: METHOD AND SYSTEM TO MANAGE)	
A CREDIT PORTFOLIO AND TO)	
TRIGGER CREDIT ACTIONS)	

Mail Stop: Amendment
Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

AMENDMENT UNDER 37 CFR §1.111

Sir:

In response to the Office Action dated as mailed April 29, 2008, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 12 of this paper.